

OUR PRIVACY POLICY

WHAT THIS IS:

This is a disclosure required by federal law which is intended to tell you (among other things):

- Where we get information about you (our sources);
- What we do to protect the information we have about you; and
- What our policy is about sharing information about you with others.

WHO WE ARE:

In this policy, *we* means Beacon Credit Services, 100 Halls Road, Old Lyme, CT 06371

WHO YOU ARE:

This policy applies to *you* if you are a *customer* of ours.

A “customer” is a natural person (not a corporation) who – for personal, family, or household purposes – has:

- financed or leased goods or services from us; or
- obtained a financial product from us, such as a mortgage loan.

DEFINITIONS:

Here are other terms we will use in this disclosure:

Information means nonpublic personal information, a technical term that generally means, information

- 1) that can identify you;
- 2) that is not available publicly; and
- 3) that we collect in connection with providing a financial product or service to you.

We will use the word information to mean nonpublic personal information.

Affiliates are companies that are related to one another by ownership, common ownership, or control. For example, if one company owns or controls another company, they are affiliates of each other.

Nonaffiliate means a company that is not an affiliate of another company, and it also means a person who is not an employee of a company.

JOINT ACCOUNTS:

If you have a joint account with us (for example, you are, or you have, a co-borrower on a loan), you should share this notice with the person who shares your account. He or she may not get a separate notice.

SOURCES FOR INFORMATION:

We collect information about you from the following sources:

- Information you might provide us on applications and other forms;
- Information about transactions we might conduct for you;
- Information about your transactions with nonaffiliated third parties, and
- Information from consumer reporting agencies.

OUR PRIVACY POLICY:

WE DO NOT SHARE INFORMATION ABOUT YOU WITH ANYONE EXCEPT AS REQUIRED OR PERMITTED BY LAW. This might include disclosures necessary to service your account or prevent unauthorized transactions.

FORMER CUSTOMERS:

We have the same policy against disclosing information about former customers as we do about current customers.

SECURITY:

We restrict access to the information we have about you to those employees who need to know that information to provide products or services to you.

We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information. (We are required to do so by federal regulations.)

CHANGE:

We can change this policy, but we will tell you in advance if we do, and we will explain any further rights you might have at that time.